



# ***CALIFORNIA AFFORDABLE HOUSING ISSUES BIBLIOGRAPHY***

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## CALIFORNIA AFFORDABLE HOUSING ISSUES

### REPORTS / BOOKS

**AVOIDING FAILURE TO LAUNCH: A grown children benchmark for projecting future housing needs** / Myers, Dowell; Ho Ryu, Sung / Fannie Mae Foundation --

Washington, DC: Fannie Mae Foundation, 2006

(Fannie Mae Foundation Special Report)

Available full text via the World Wide Web:

<http://content.knowledgeplex.org/kp2/cache/documents/161813.pdf>

This study introduces a new "Grown Children Benchmark" that tracks and projects the future housing needs of an area's children. Meeting total housing needs involves more than just accommodating children as they come of age, but the Grown Children Benchmark is one key component of an overall housing needs assessment. The Benchmark also reflects and illuminates recent policy discussions in California, which have identified the future housing needs of the state's children as one of California's most pressing challenges.

**BAY AREA HOUSING PROFILE: 1999-2005** / Bay Area Council (BAC) -- San Francisco, CA: Bay Area Council, 2006

Available full text via the World Wide Web:

<http://www.bayareacouncil.org/atf/cf/%7b2F567EB5-67C0-4CDA-9DD3-EC4A129D3322%7d/HP3%20Final%20BAC%20Housing%20Report.%20no%20cvr.pdf>

The Bay Area Housing Profile, a study by the Bay Area Council of the region's 101 cities and nine counties, found that jurisdictions permitted only 83 percent of the housing needed to meet assigned levels for the seven-and-half-year time period, January 1, 1999 – June 30, 2006. Although a total of 184,076 units were permitted overall in the region, the Bay Area's cities and counties fell 38,629 units short of the amount set by the Association of Bay Area Governments (ABAG) to meet population and job growth. The permitting pace actually slowed in the two years since the last Profile in 2004, when the pace was 87 percent. A report card for each of the 101 cities and 9 counties of the Bay Area is included.

**BAY AREA SMART GROWTH SCORECARD: 2006** / Greenbelt Alliance -- Fairfield, CA: Greenbelt Alliance, 2006

Available full text via the World Wide Web:

<http://www.greenbelt.org/downloads/resources/smartgrowthscorecard/smartgrowthscorecard.pdf>

This report provides snapshot statistics of 101 bay area cities in California. One of the Bay Area's greatest needs is for homes that people can afford. Many Bay Area cities do have policies supporting the creation of affordable homes. Fifty-nine of 101 cities have inclusionary policies, which require affordable homes to be included in new residential developments. However, many cities do not have strong enough inclusionary policies or are lacking other necessary policies, and the average score region wide is 36%. In this critical area, cities are falling short.

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### REPORTS / BOOKS – Cont'd

**CALIFORNIA AFFORDABLE HOUSING HANDBOOK: Strategies for building better communities** / Seifel, Elizabeth [et al.] -- Sacramento, CA: California Redevelopment Association (CRA), 2006

Available for purchase via the World Wide Web:

<http://www.calredevelop.org/docs/FlyerPrintCropped1.pdf>

"This book has been written by California redevelopment professionals to offer practical suggestions on how to increase the supply of affordable housing in California and other parts of the United States. An update of the 1998 handbook, this new edition contains additional insights learned during the intervening years, as well as nine new case studies." - (p. 1)

**CURTIN'S CALIFORNIA LAND USE AND PLANNING LAW: Chapter 20: Affordable Housing (p. 477 - 516)** / Curtin, Daniel J -- Point Arena, CA: Solano Press Books, 2006

Available for purchase via the World Wide Web:

[http://www.solano.com/bookinfo\\_curtins.htm](http://www.solano.com/bookinfo_curtins.htm)

"Communities across California continue to confront the challenges posed by a scarcity of housing, particularly affordable housing. In the last several decades, housing production in the state has lagged behind population and job growth, resulting in a housing deficit. Housing production remains far below the demand. It is projected that the state's population will increase from 36.8 million in 2005 to 43.8 million in 2020 and that 2.8 million housing units will need to be built to accommodate this growth. It is estimated that, on an annual basis, between 60,000 and 80,000 more housing units are needed every year than are currently being produced to fulfill projected need. This lack of adequate supply results in escalating housing prices, making homeownership out of reach for many. California has the highest median home price in the nation, and currently is ranked as the least affordable state in the nation; its homeownership rate is the fourth lowest in the country, with just 58 percent of its residents owning homes....." (p. 477).

**ECONOMIC BENEFITS OF HOUSING IN CALIFORNIA** / Sharp, Ryan [et al.] / Sacramento Regional Research Institute (SRRI) -- Sacramento, CA: SRRI, June 2006

Available full text via the World Wide Web:

[http://www.cbja.org/documents/public/Economic%20Benefits%20of%20Housing\\_June%202006%20\(Completed\).pdf](http://www.cbja.org/documents/public/Economic%20Benefits%20of%20Housing_June%202006%20(Completed).pdf)

This report analyzes the most recent residential construction data for 2004 and 2005 by means of the newest database and structural matrices for the econometric model utilized to calculate economic impacts. The report is presented in two main sections. The first section examines the economic contributions of California's housing industry, including new housing construction and the broader housing industry. This section also touches on the untapped potential of residential construction based on projected demand. The second section analyzes the regional economic contributions of new housing construction and the entire housing industry within the state's 26 major economic regions. In addition to the two main sections, three appendices are provided—Appendix A presents detailed sector impacts of new housing construction, Appendix B shows sub-sector detail for California's leading industries, and Appendix C lists the counties included within each of the state's major economic regions.

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**OUT OF REACH 2006: California** / Pelletiere, Danilo; Wardrip, Keith; Crowley, Sheila -- Washington, DC: National Low Income Housing Coalition, 2006

Available full text via the World Wide Web:

<http://www.nlihc.org/oor/oor2006/area.cfm?state=CA>

Despite the emphasis on homeownership and the marginalization of renters, renter households still make up fully one-third of the households in the United States — nearly 36 million households. *Out of Reach* is a side-by-side comparison of wages and rents. For each jurisdiction, the report calculates the amount of money a household must earn in order to afford a rental unit at a range of sizes at the area's Fair Market Rent (FMR), based on the generally accepted affordability standard of paying no more than 30% of income for housing costs. From these calculations the hourly wage a worker must earn to afford the FMR for a two-bedroom home is derived. This figure is the Housing Wage. The data can be viewed for California as a whole, or (where applicable), viewed for specific counties or Metropolitan Areas.

**PROP 46 FULFILLS ITS PROMISE TO SOUTHERN CALIFORNIA: progress report on the Housing and Emergency Shelter Trust Fund Act of 2002** / Snyder, Lisa --

Culver City, CA: Century Housing, 2006

Available full text via the World Wide Web:

[http://www.centuryhousing.org/prop\\_46\\_report.pdf](http://www.centuryhousing.org/prop_46_report.pdf)

Proposition 46 is accomplishing what the market is failing to do---it has created choices in the Southern California housing market. This is possible because Proposition 46 programs incentivize a creative and cooperative partnership between the state and the private market. This partnership is producing new starter homes, apartments, town homes, and emergency shelters, and has provided housing choices for a range of people in Southern California, from young families buying their first homes to seniors on fixed-incomes who are often forced to make decisions between food, medicine, and housing. Proposition 46 is having a cumulative effect on local economies. Of the \$419,748,815 that the State has invested in Southern California housing thus far, \$308 million has been used to attract an additional \$1 billion private capital, and local and federal matching funds. On average, for every dollar of Proposition 46 funds committed, another three dollars were brought into the Southern California region.

**AFFORDABLE HOUSING 101: Why do we need affordable housing?** / Southern California Association of Non-Profit Housing (SCANPH) -- Los Angeles, CA: SCANPH, 2005

Available full text via the World Wide Web:

<http://scanph.org/Publications/Pubs2006/Affordable%20Housing%20101.pdf>

"House and rental prices have skyrocketed across Southern California. Wages have not. This gap between prices and wages creates a huge demand for affordable housing. But the market isn't producing enough housing to meet our population growth, nor is it producing affordable housing" (p. 1). This publication from SCANPH explains what affordable housing is and why we need it. It also outlines the steps for developing affordable housing, including some obstacles to building affordable housing and policies that promote smart development.

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**ASSESSING THE REGION VIA INDICATORS: The economy 1999 - 2004 /** Great Valley Center -- Modesto, CA: Great Valley Center, January 2005

Available full text via the World Wide Web:

[http://www.greatvalley.org/pub\\_documents/2005\\_1\\_18\\_13\\_59\\_43\\_indicator\\_econ05\\_report.pdf](http://www.greatvalley.org/pub_documents/2005_1_18_13_59_43_indicator_econ05_report.pdf)

Since 1999, the Great Valley Center has published a series of indicators reports that have defined the region, framed important issues, set baselines for assessing future trends, and raised awareness of critical challenges facing the rapidly growing and often underserved Valley. In annual installments, a cycle of five reports assesses different aspects of the region's progress and quality of life. In this report the Center revisits a number of economic indicators first reported five years ago. The data are divided into five general categories: population, income and housing; business vitality; agriculture; transportation; and Federal and nonprofit spending.

**COST MATTERS: HOW GOVERNMENT IS TAXING HOMEOWNERSHIP: California Housing /** California Building Industry Association (CBIA) -- Sacramento, CA: CBIA, 2005

Available full text via the World Wide Web:

[http://www.cbia.org/documents/public/2005\\_PrinciplesPolicies.pdf](http://www.cbia.org/documents/public/2005_PrinciplesPolicies.pdf)

According to Northwestern University – which studied the cost of government regulations and approval processes to new housing – homebuilders (and, ultimately, homebuyers) absorb on average a hit of more than \$97,000 in “soft” costs before a shovel ever touches dirt. Indeed, government has the power to make housing more expensive and doing so in California has become almost a recreation. High fees, taxing mandates and countless environmental regulations are the main culprits. But as the Northwestern study shows, the hidden costs of government permitting – zoning restrictions, design requirements and processing delays – are equally burdensome and turn routine governmental procedures into both Byzantine and taxing ordeals.

**EXPANDING OPPORTUNITY: New resources to meet California's housing needs /** PolicyLink -- Oakland, CA: PolicyLink, 2005

Available full text via the World Wide Web:

<http://www.policylink.org/pdfs/HousingCalifornia.pdf>

Also see full text executive summary:

<http://www.policylink.org/pdfs/HousingCaliforniaSummary.pdf>

California is facing its greatest housing crisis ever. The rising cost of housing now greatly outpaces the earning power of many Californians. Thirty years ago, a family earning 70 percent of the state's median income could afford to buy home at the prevailing median cost. Today, to purchase a home at the current median price of \$469,170, a family must earn over \$110,000—more than 175 percent of the state median income.



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#### **HOUSING AT THE MILLENNIUM: Documenting new housing production in Ventura County 1990-2000** / Fioravanti, Jill Bangser -- Saticoy, CA: Cabrillo Economic

Development Corporation (CEDC), June 2005

Available full text via the World Wide Web:

[http://www.cabrilloedc.org/millennium\\_housing.pdf](http://www.cabrilloedc.org/millennium_housing.pdf)

This study marks the first time in Ventura County (and possibly throughout the state) that housing production data by income category were collected and aggregated from sources on housing completions, rather than making assumptions based on building permits. Information was gathered through primary and secondary sources and in partnership with city planning and housing staff. CEDC also conducted focus groups with city staff and developers to give them an opportunity to share their accomplishments in meeting housing needs from 1990 through the present.

#### **MAKING THE BAY AREA A MORE AFFORDABLE PLACE TO LIVE** / Non-Profit Housing Association of Northern California (NPH) -- San Francisco, CA: NPH, 2005

Available full text via the World Wide Web:

[http://www.nonprofithousing.org/knowledgebank/publications/Prop46\\_ProgressReport.pdf](http://www.nonprofithousing.org/knowledgebank/publications/Prop46_ProgressReport.pdf)

In 2002, California voters passed Proposition 46, the Housing and Emergency Shelter Trust Fund Act, approving a \$2.1 billion dollar general obligation bond that dedicated funds to affordable housing. At the three-year mark, Proposition 46 is delivering what voters want: affordable places to live. As of March 1, 2005, the San Francisco Bay Area has been awarded \$276,469,403 from these funds, which will create 8,598 affordable homes throughout the nine counties.

#### **MAKING ENDS MEET: How much does it cost to raise a family in California?** /

Fernandes, Adrienne, [et al.] / California Budget Project (CBP) -- [Rev. ed.] --

Sacramento, CA: CBP, November 2005

Available full text via the World Wide Web:

<http://www.cbp.org/pdfs/2005/0509mem.pdf>

This report attempts to estimate the amount families and single adults need to earn in order to achieve a modest standard of living without assistance from public programs. In providing these estimates, the California Budget Project (CBP) hopes to provide a benchmark for assessing the adequacy of current employment opportunities and public policies that address the economic challenges facing many working families.

#### **NEW APPROACHES TO AFFORDABLE HOUSING: Overview of the housing affordability problem** / Fiscelli, Chris -- Los Angeles, CA: Reason Foundation, 2005

Available full text via the World Wide Web:

[http://www.reason.org/update20\\_affordablehousing.pdf](http://www.reason.org/update20_affordablehousing.pdf)

"Housing prices are growing faster than incomes in some areas, in severe cases, pricing low-income buyers out of the market. The real estate boom of the last few years has caused housing prices to skyrocket, making it difficult for low- and middle-income families in many areas to purchase a home. Unfortunately, most of the political remedies aimed at making housing more affordable to these families don't consider the real world functioning of housing markets and wind up making the problem worse." - (p. 1)

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#### **ON COMMON GROUND: Joint principles on inclusionary housing policies /**

Nonprofit Housing Association of Northern California (NPH); Home Builders Association (HBA) -- San Francisco, CA: NPH, July 2005

Available full text via the World Wide Web:

[http://www.nonprofithousing.org/attachments/Inclusionary\\_Principles.pdf](http://www.nonprofithousing.org/attachments/Inclusionary_Principles.pdf)

In its most basic terms, inclusionary housing requires or encourages market-rate housing developments to include a percentage (usually 10 to 20 percent) of homes affordable to lower- and moderate-income households. Inclusionary policies take the form of either a local ordinance, a General Plan policy, or a permit approvals process that requires or rewards affordable housing projects. While NPH and HBANC hold differing views on the merits of inclusionary housing, this joint policy brief describes the key principles upon which the organizations agree. The organizations agree that providing an adequate supply of housing is a societal responsibility and that local communities with inclusionary housing programs have a responsibility to contribute tangible and substantial resources so that the cost of providing affordable housing is spread fairly across the community.

#### **A PRIMER ON CALIFORNIA'S HOUSING PROGRAMS /** Riches, Erin -- Sacramento, CA: California Budget Project, July 2005 (Budget Backgrounder)

Available full text via the World Wide Web:

[http://www.cbp.org/pdfs/2005/0505bb\\_housing.pdf](http://www.cbp.org/pdfs/2005/0505bb_housing.pdf)

California offers more than three dozen programs designed to help families achieve homeownership, increase the state's housing supply, and ensure that individuals with special needs have a roof over their heads. More than two-thirds of these programs are administered by the state Department of Housing and Community Development (HCD) and the California Housing Finance Agency (CalHFA). The remainder is administered by other agencies, such as the California Tax Credit Allocation Committee and the Department of Veterans Affairs. This Budget Backgrounder provides a short overview of California's housing programs, examines state spending on housing, and takes a brief look at major local and federal housing programs.

#### **SOUTHERN CALIFORNIA'S HOUSING AFFORDABILITY PROBLEM /** Ong, Paul; Haselhoff, Kim -- Los Angeles, CA: UCLA - Ralph and Goldy Lewis Center for Regional Policy Studies, 2005

SCS Fact Sheet - Vol. 1, no.13 (June 2005)

Available full text via the World Wide Web:

[http://lewis.spsr.ucla.edu/special/SocalSurvey/Socal%20FS\\_Issue13\\_letter.pdf](http://lewis.spsr.ucla.edu/special/SocalSurvey/Socal%20FS_Issue13_letter.pdf)

Over the last five years, the housing market has remained very dynamic with a significant number of households changing residence, but high and rapidly increasing housing prices have created barriers to home ownership. Nearly two-fifths of the residents in this region have encountered difficulties in finding affordable housing while actively looking for housing. A majority of the residents do not believe that local government is doing enough to provide affordable housing.



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**THROUGH THE ROOF: Solano County's Housing Crisis** / Non-Profit Housing Association of Northern California (NPH); Greenbelt Alliance; Solano Housing Coalition - San Francisco, CA: NPH, October 2005

Available full text via the World Wide Web:

[http://www.nonprofithousing.org/knowledgebank/publications/Solano\\_Thru\\_the\\_Roof.pdf](http://www.nonprofithousing.org/knowledgebank/publications/Solano_Thru_the_Roof.pdf)

The lack of affordable homes has many negative effects on Solano County's quality of life. Commuters are forced to spend hours on the road, away from their families. Their cars worsen traffic and degrade air and water quality. The search for affordable homes puts development pressure on Solano County's farms and open space. And the economy suffers: businesses cannot attract good employees if those employees cannot find homes they can afford. This report examines the growth trends in Solano County and recommends a policy solution to balance the housing market and provide better housing choices. This report also emphasizes the need for the county's largest cities—Fairfield, Vallejo, and Vacaville—to take action.

**TRI-VALLEY HOUSING ELEMENTS: Progress in meeting goals 1999-2004** / Leshin, Maryann -- Livermore, CA: Tri-Valley Poverty Forum, [2005]

Co-published by: League of Women Voters

See web site to download document:

<http://www.trivalley.org/vision2020/cphdocs.html>

The provision of decent, safe and affordable housing that meets the needs of all segments of the community is a key concern for Tri-Valley residents, business groups and community and faith-based organizations. The Tri-Valley Business Council, the East Bay Community Foundation's Livable Communities Initiative, the Tri-Valley Interfaith Poverty Forum, Citizens for a Caring Community and the Livermore-Amador Valley League of Women Voters are five local organizations that have taken a keen interest in this issue. Each shares the belief that providing families with decent, safe and affordable housing is a basic tenet of a healthy and socially just community.

**EFFECTS OF PREVAILING WAGE REQUIREMENTS ON THE COST OF LOW-INCOME HOUSING** / Dunn, Sarah; Rosenthal, Larry A.; Quigley, John M. -- [Berkeley, CA]: U.C. Berkeley - Institute of Business and Economic Research (IBER), 2004 (IBER Program on Housing & Urban Policy - Working paper no. W03-003)

Available full text via the World Wide Web:

<http://urbanpolicy.berkeley.edu/pdf/DQR0104.pdf>

This paper presents the first systematic evidence on the effects of prevailing wage requirements on the costs of constructing low-income housing. A sample of 205 low-income housing projects subsidized by the California Tax Credit Allocation Commission during the 1997-2002 period forms the basis for the empirical analysis. The paper's statistical models use several definitions of cost certified by TCAC and by an independent auditor, in two specifications – one allowing for scale economies in construction and the other imposing constant returns to scale. According to the authors, low-income housing projects are significantly more expensive if developers are required to pay prevailing wages. These costs increases do not arise simply because prevailing wages are more likely to be required in high cost housing markets.

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**LOCKED OUT 2004: California's affordable housing crisis** / California Budget Project (CBP) -- Sacramento, CA: CBP, January 2004

Available full text via the World Wide Web:

<http://www.cbp.org/pdfs/2004/lockedout2004.pdf>

Record numbers of renters are paying far too large a portion of their incomes for rent, and Californians face some of the nation's least affordable homeownership markets. While the poorest households face the most severe housing problems, millions of California's middle-income households also face substantial difficulties in finding shelter they can afford. The lack of affordable housing has widespread implications for families, communities, and the vitality of the California economy. Rising rents often make it impossible for low-wage workers to live in the communities where they work, forcing many to choose between a long commute and overcrowded and/or substandard housing. In addition, the lack of affordable housing contributes to the stubborn challenge of preventing homelessness and helping those who are already homeless to move off the streets. Greater efforts at the federal, state, and local levels will be necessary to meet the housing challenges identified in this report. Although the current economic climate increases the difficulty of this challenge, failure to address California's affordable housing crisis could further damage the vitality of the state's economy.

**THE STATE OF SOUTHERN CALIFORNIA'S HOUSING** / Ong, Paul; Haselhoff, Kim; Zonta, Michela; Thornberg, Christopher -- Los Angeles, CA: UCLA - Ralph & Goldy Lewis Center for Regional Policy Studies, 2004

Available full text via the World Wide Web:

[http://lewis.spsr.ucla.edu/research/publications/reports/SoCal\\_Housing.pdf](http://lewis.spsr.ucla.edu/research/publications/reports/SoCal_Housing.pdf)

This report contains the findings from an analysis of Southern California's housing sector, which has been fundamentally shaped by sustained long-term growth over the last half century. The population in the five-county region (Los Angeles, Orange, Riverside, San Bernardino, and Ventura) more than doubled from 7.8 million in 1960 to 16.4 million in 2000, making Southern California the second largest metropolitan region in the nation.

**SPECIAL SURVEY ON CALIFORNIANS AND THEIR HOUSING** / Baldassare, Mark -- San Francisco, CA: Public Policy Institute of California (PPIC), November 2004 (PPIC Statewide Survey Series)

Available full text via the World Wide Web:

[http://www.ppic.org/content/pubs/S\\_1104MBS.pdf](http://www.ppic.org/content/pubs/S_1104MBS.pdf)

Although Californians deeply value their quality of life in the Golden State, a surprising number say that the cost of housing could drive them away, according to a survey released by the Public Policy Institute of California (PPIC) in collaboration with the Hewlett, Irvine, and Packard Foundations. The survey's large sample size (2,502) and multilingual interviews (conducted in English, Spanish, Chinese, Korean and Vietnamese) make this the most comprehensive survey on housing and housing policy to date. Overall, Californians express grave concerns about the cost of housing and see little upside to the run-up in housing prices. In fact, one quarter (24%) of Californians said the cost of housing in their part of California is forcing them to seriously consider moving -- to another part of the state or away from California altogether.

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**TAKING ACTION REGIONALLY: Background, recommendations, and action steps for Santa Barbara County and Western Ventura County** / Inter-regional Partnership for Jobs, Housing & Mobility -- Goleta, CA: Santa Barbara County Association of Governments, July 2004

Available full text via the World Wide Web:

<http://www.sbcag.org/PDFs/publications/FinalReport081604-complete.pdf>

Week to week and month to month, residents of Northern Santa Barbara County, the Santa Barbara South Coast and Western Ventura County are confronted with more time-consuming commutes, as well as higher costs of home ownership and rental housing. The result is a shrinking middle class. Major employers close their doors and move away; service workers are forced to find housing in distant towns; and people who can not afford to commute double up in a shrinking supply of homes, cottages and apartments.

**AFFORDABLE HOUSING FOR PEOPLE WITH EXTREMELY LOW INCOMES IN THE SACRAMENTO AREA: An evaluation of the housing market and the affordability crisis for low wage workers, seniors on social security, and people with disabling conditions on supplemental security income** / Sacramento Self Help Housing (SSHH) -- Sacramento, CA: SSHH, 2003

Available full text at the World Wide Web:

[http://www.sacselfhelp.org/reports\\_affordable\\_housing.htm](http://www.sacselfhelp.org/reports_affordable_housing.htm)

The metropolitan area of Sacramento, particularly extremely low-income households, is presently experiencing a housing crisis that has led to the homelessness and near homelessness of thousands of households. The causes of the current housing crisis can be found in rising rents; higher monthly incomes and credit standards required by landlords; the lack of recognition in government housing policies of the specific needs of extremely low-income households; insufficient expansion of government housing subsidy programs; and the lack of construction of lower income rental units. - (p. 4)

**BOOM, BUST, AND BEYOND: The state of working California** / Carroll, David; Ross, Jean -- Sacramento, CA: California Budget Project (CBP), 2003

Available full text via the World Wide Web:

<http://www.cbp.org/pdfs/2003/r0212SWCfinal.pdf>

This report explores the fortunes of California's workers in the boom and the bust, and examines the prospects for the future. For decades, the economic well-being of Californians surpassed that of the nation as measured by a number of indicators. Californians enjoyed higher incomes and wages, as well as a standard of living that was the envy of the nation. During the 1990s, however, Californians fell behind. Since the 1989 peak of the last expansion, California has lagged the nation with respect to a number of key indicators of economic well-being. California's relatively poor performance, coupled with lingering sluggishness in state and national labor markets, poses challenges for the state and its policymakers: what steps should be taken to build an economy that provides broad-based prosperity for California's workers and families, and how can the state build a system of work supports that complements families' earnings when the economy fails to provide that prosperity? - (p. 5)

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**FOUR WINDOWS: A Metropolitan perspective on affordable housing policy in America, 2002** / Lipman, Barbara J. -- Washington, DC: National Housing Conference (NHC), March 2003

"A review of NHC Roundtables in Milwaukee, Philadelphia, Providence, and **San Diego**"

Available full text via the World Wide Web:

[http://www.nhc.org/pdf/pub\\_fw\\_03\\_03.pdf](http://www.nhc.org/pdf/pub_fw_03_03.pdf)

The purpose of NHC's Senior Executive Roundtable Series was to explore innovative methods being used to meet affordable housing needs around the country and what might be done at the national level to encourage this activity. These metropolitan conversations focused on coping with increasing housing needs in the face of limited resources and inflexible regulations from the federal government. They also were about overcoming local regulatory barriers and social and economic segregation in their communities. In contrast, the conversation about national housing policy in Washington, DC—to the extent it occurred at all—was about incremental funding of current programs. Little has been enacted in the way of new programs or incentives for providing decent and affordable housing. This disconnect is unfortunate. Housing is important, not only to individual families and communities, but also to the social and economic prosperity of the nation. At all four Roundtables, a sense of urgency prevailed.

**INCLUSIONARY HOUSING IN CALIFORNIA: 30 years of innovation** / Nonprofit Housing Association of Northern California (NPH) -- San Francisco, CA: NPH, 2003

Available full text via the World Wide Web:

[http://www.nonprohousing.org/knowledgebank/publications/Inclusionary\\_Housing\\_CA\\_30years.pdf](http://www.nonprohousing.org/knowledgebank/publications/Inclusionary_Housing_CA_30years.pdf)

This report examines the increasing prevalence and impact of inclusionary housing programs as one of the most promising ways to address the affordable housing crisis in California. The California Coalition for Rural Housing (CCRH) and the Non-Profit Housing Association of Northern California (NPH) summarize their survey findings and highlight key program features that are successfully creating affordable housing in 20 percent of the localities in California (107 cities and counties). This represents a two-thirds increase in inclusionary programs in California over the last decade, indicating the growing popularity and importance of this affordable housing strategy.

**L.A.'S HOUSING SUPPLY CRISIS: A plan to increase housing production in Los Angeles** / Central City Association (CCA) -- Los Angeles, CA: CCA, 2003

Available full text via the World Wide Web:

[http://www.ccala.org/new/assets/CCA\\_documents/legislative\\_affairs/LegAffrsPublications/2003CAHousingPrdxnwhitepaper.pdf](http://www.ccala.org/new/assets/CCA_documents/legislative_affairs/LegAffrsPublications/2003CAHousingPrdxnwhitepaper.pdf)

In the City of Los Angeles, the ramifications of the housing crisis are manifest in the poor quality of life for tens of thousands of Angelenos who live in overcrowded and substandard conditions, have multi-hour commutes, or, due to exorbitant housing costs, fall into homelessness because they cannot secure affordable shelter. With this background in mind, all reasonable measures must be taken to streamline the approval and delivery process of housing units in Los Angeles, as well as to reduce extraneous costs that contribute to the high price of those units. To those ends, this report's proposals represent code changes and policy initiatives that the Committee believes will encourage housing production in the City of Los Angeles.

## CALIFORNIA AFFORDABLE HOUSING ISSUES

### REPORTS / BOOKS – Cont'd

**OVERLOOKED AND UNDERCOUNTED: A new perspective on the struggle to make ends meet in California** / Pearce, Diana; Cassidy, Rachel -- Oakland, CA:

National Economic Development and Law Center (NEDLC), 2003

Available full text free with registration at the World Wide Web:

<http://www.nedlc.org/overandunder.pdf>

This report provides a new perspective on the families in California who struggle each day simply to meet their families' most basic needs. The lack of recognition of the hardships faced by these families is not just a statistical issue, but one that permeates public programs and public policy, as well as the public's perception of what it means to be poor in America. Indeed, the FPL and its antiquated method for assessing need has so long structured popular thinking about who is poor, and who lacks adequate income, that we are frequently "surprised" by stories of working, "middle class" parents who find themselves on the brink of homelessness (or actually homeless). The findings presented here replace that surprise with facts about who does not have the income actually required to make ends meet in California. The result is a new and comprehensive picture of the extent and nature of substandard incomes experienced by households throughout California. Detailed here is the story of those California households who up to now have been "overlooked and undercounted." - (p.32)

**PRICED HIGH ON A HILL: A study of housing affordability in San Francisco /**

Rosenthal, Larry A.; Donovan, Michael; Wagner, Greg -- Washington, DC: National Association of Realtors, National Center for Real Estate Research, 2003

Available full text via the World Wide Web:

[http://www.realtor.org/ncrer.nsf/files/execsumrosenthal.pdf/\\$FILE/execsumrosenthal.pdf](http://www.realtor.org/ncrer.nsf/files/execsumrosenthal.pdf/$FILE/execsumrosenthal.pdf)

San Francisco's high-priced real-estate markets are among the most expensive in the United States. Housing affordability problems are actually rooted in the disparity between wealth and incomes of the city's poorest families, on the one hand, and steadily increasing rents and home prices, on the other. The city faces special challenges to house its lesser skilled workers, because its tourism and service-based economy depends upon an adequate supply of such labor.

**SMART GROWTH AND AFFORDABLE HOUSING: Best Practices in the Central Valley** / California Coalition for Rural Housing (CCRH); Planning & Conservation League

Foundation (PCL) -- Sacramento, CA: CCRH, March 2003

Available full text via the World Wide Web:

<http://www.calruralhousing.org/publications/48-smart-growth-and-affordable-housing>

The scale of growth in the Central Valley and the complexity of the problems resulting from this growth have left communities scrambling to find new and effective growth management strategies. There is growing recognition by local governments, civic leaders, environmental advocates, affordable housing developers and other stakeholders of the high social, economic and environmental costs of existing land use practices. New strategies must be found and implemented. The intent of this publication is to present a solution that is increasingly being employed in the Valley itself and communities throughout California and the nation—building affordable housing as a cornerstone of Smart Growth. This publication presents twelve case studies of affordable housing projects undertaken in different communities in the Central Valley to demonstrate how affordable housing is central to any Smart Growth strategy.



## CALIFORNIA AFFORDABLE HOUSING ISSUES

### REPORTS / BOOKS – Cont'd

**CALIFORNIA'S FARMWORKER COOPERATIVES: Lessons on Farmworker Ownership and Management** / Bandy, Dewey; Weiner, Robert -- Sacramento, CA: California Coalition for Rural Housing (CCRH), October 2002

Available full text via the World Wide Web:

<http://www.calruralhousing.org/publications/233-californias-farmworker-cooperatives-lessons-on-farmworker-ownership-and-management>

This study was undertaken by the California Coalition for Rural Housing (CCRH) to evaluate the effectiveness of the cooperative model in providing affordable home ownership to California's farmworkers. The cooperative housing model has been employed in California for almost three decades. Although they vary in terms of funding sources, equity structures and occupational restrictions, all of these cooperatives share a common structure in which low-income farmworkers have an opportunity to collectively own and democratically operate their own housing.

**THE GREAT HOUSING COLLAPSE IN CALIFORNIA** / Myers, Dowell; Park, Julie -- Washington, DC: Fannie Mae Foundation, May 2002

Available full text via the World Wide Web:

[http://www.knowledgeplex.org/kp/text\\_document\\_summary/article/relfiles/fmf\\_0426\\_myers\\_park.pdf](http://www.knowledgeplex.org/kp/text_document_summary/article/relfiles/fmf_0426_myers_park.pdf)

California is enduring a severe housing crisis. For more than a decade, housing construction has tracked well below the needs of population growth, with especially steep deficits in multifamily housing. As a result of the shortages, vacancies have plummeted to near record lows, while prices have shot upwards. This Great Housing Collapse has continued even though in recent years other economic indicators are all very positive. This paper describes how this occurred.

**HOUSING CALIFORNIA'S LATINO POPULATION IN THE 21ST CENTURY: The challenge ahead** / Lopez-Aqueres, Waldo; Skaga, Joelle; Kugler, Tadeusz -- Claremont, CA: Tomas Rivera Policy Institute, 2002

Available full text at the World Wide Web:

[http://trpi.org/PDFs/housing\\_ca\\_latinos.pdf](http://trpi.org/PDFs/housing_ca_latinos.pdf)

"Latinos represent the fastest growing population segment in the state, are increasingly emerging into the middle class, and homeownership is among the most important goals for Latino families. But the barriers that have blocked housing development, especially in the areas populated by Latinos, are squandering the ability of Latinos to find affordable housing. Only 29% of Latino households could afford a median priced home in California in 1999, 8% lower than the statewide affordability rate of 37% for all households during the same period. Latinos lag 21% behind whites in homeownership. Statewide, only 44% of Latinos are homeowners compared to 65% of whites. And according to the data collected of Southern California families, Latinos were more likely to spend more than 50% of their annual income on housing costs than all other races combined." - (p. 1)



## CALIFORNIA AFFORDABLE HOUSING ISSUES

### REPORTS / BOOKS – Cont'd

**SAN FRANCISCO BAY AREA HOUSING CRISIS REPORT CARD** / Non-Profit Housing Association of Northern California (NPH) -- San Francisco, CA: NPH, June 2002

Available full text via the World Wide Web:

[http://www.nonprofithousing.org/about/pressroom/releases/posted/housingcrisis\\_reportcard.pdf](http://www.nonprofithousing.org/about/pressroom/releases/posted/housingcrisis_reportcard.pdf)

There is a set of proven solutions that can provide a range of housing choices for everyone, from young working families to grandparents on fixed incomes. These solutions can increase the overall supply of housing, including permanently affordable housing, yet all too many local governments have declined to adopt them. The Housing Crisis Report Card examines the extent to which cities and counties are adopting common sense strategies for affordable housing. It takes a closer look at 40 key cities and counties, selected because they are among the largest and fastest growing places in the Bay Area. Of these 40 cities and counties, only seven made the housing Honor Roll, while nearly three-quarters earned unsatisfactory marks. This report includes a glossary of terms.

**EVERYONE'S VALLEY: Inclusion and affordable housing in Silicon Valley /**

Bhargava, Shalini; Brownstein, Bob; Dean, Amy B.; Zimmerman, Sarah -- San Jose, CA: Working Partnerships USA, 2001

(Policy Briefs: Silicon Valley Equity Series; June 2001)

Available full text at the World Wide Web:

[http://www.wpusa.org/publications/complete/wpusa\\_evalley.pdf](http://www.wpusa.org/publications/complete/wpusa_evalley.pdf)

Includes: Executive summary and Foreword by Amy B. Dean, Founder of Working Partnerships, USA

"Produced by Working Partnerships USA, [this report] is a very thoughtful and important work that will add to the many ideas already on the table to help meet our regional housing crisis." - (p. i)

**THE CHALLENGE OF AFFORDABLE HOUSING IN 21ST CENTURY CALIFORNIA: Constraints and opportunities in the nonprofit housing sector /**

Christensen, Karen S.; Sadik, Rula; Lim, Marianne; Weiner, Robert -- Berkeley, CA: U.C. Berkeley Institute of Urban and Regional Development (IURD), 2000

(IURD Working Paper no. 2000-04)

Available full text via the World Wide Web:

<http://www-iurd.ced.berkeley.edu/pub/WP-2000-04.pdf>

This study examines California's nonprofit housing developers and the supports they need to address California's need to preserve and expand its supply of affordable housing. California's need for affordable housing is urgent. In 1990, over 2 million rental households (48% of all California renters) paid in excess of 30 percent of their income on housing. In 1995, 71% of very low income Californians paid more than 50% of their income on housing. California's poor renters living in overcrowded housing far outweigh the national median. Although poor renters in all of California's major metropolitan areas suffer, Los Angeles and Orange Counties seem to be particularly burdened. This paper includes survey instrument - NPH Housing Development Strategies.

## CALIFORNIA AFFORDABLE HOUSING ISSUES

### REPORTS / BOOKS – Cont'd

**IN SHORT SUPPLY: Recommendations of the Los Angeles Housing Crisis Task Force** / Los Angeles Housing Crisis Task Force -- Los Angeles, CA: Housing Crisis Task Force, May 2000

Available full text via the World Wide Web:

<http://housingcrisisla.ucla.edu/TaskForceReport/shrtsup2k.pdf>

In November 1999, a Housing Crisis Task Force made up of business and community representatives and staff of city agencies was convened by the Los Angeles City Council to consider the profound crisis of housing affordability in Los Angeles. The city's housing prices have risen so high that they not only devour the wages of working families, but threaten the city's continued economic growth. Los Angeles is a city of renters, yet in Los Angeles renters pay a higher proportion of their incomes for rent than anywhere else in the state.

### GOVERNMENT DOCUMENTS

**STATE OF THE REGION ... 2006: Measuring regional progress** / Chang, Ping -- [Los Angeles, CA]: Southern California Association of Governments (SCAG), December 2006  
Available full text via the World Wide Web:

[http://www.scag.ca.gov/publications/pdf/2006/SOTR06/SOTR06\\_FullReport\\_lores.pdf](http://www.scag.ca.gov/publications/pdf/2006/SOTR06/SOTR06_FullReport_lores.pdf)

This report, through the use of a set of performance indicators, tracks Southern California's progress in achieving the goals in SCAG's *Regional Comprehensive Plan and Guide*. It compares the recent performance of the region with its own previous record and that of the other large U.S. metropolitan regions. The report is intended to raise public awareness, focus policy deliberations and shape collective actions on vital issues affecting Southern California. The report also includes three guest essays on critical regional issues from different perspectives. The first essay furnishes an in-depth look at demographic dynamics and their implications for the region. The second essay explores residents' opinions on quality of life in the region in contrast to the report's findings from outcome-based indicators. Recognizing the growing significance of energy issues for Southern California and beyond, the third essay focuses on the challenges facing local governments with respect to energy. In addition, a new section on energy has been included in this report. A companion piece, the State of the Region Report Card, includes grades for selected issue areas developed by the Benchmarks Task Force.

**WHERE WILL OUR CHILDREN LIVE?: Growth, change and rising prices [PowerPoint Presentation]** / Gosnell, James R. -- Los Angeles, CA: Southern California Association of Governments (SCAG), [2005]

Available full text via the World Wide Web:

[http://api.ucla.edu/rhna/Regionaltrendsdevelopment/Growth\\_Change\\_Rising.pdf](http://api.ucla.edu/rhna/Regionaltrendsdevelopment/Growth_Change_Rising.pdf)

In this full color PowerPoint presentation, the deputy executive director of SCAG, James R. Gosnell, provides housing policy recommendations (p. 43-44).

## CALIFORNIA AFFORDABLE HOUSING ISSUES

### GOVERNMENT DOCUMENTS – Cont'd

#### **FYI: PERMANENTLY AFFORDABLE HOUSING** / DeGiere, Greg -- Sacramento, CA:

California Senate Office of Research, January 2003

(Senate Office of Research Briefing Paper)

Available full text via the World Wide Web:

[http://www.sen.ca.gov/sor/reports/REPORTS\\_BY\\_SUBJ/ECONOMY\\_EMPLOYMENT/PERMANENTLYAFFORDABLEHOUSINGFYI.HTML](http://www.sen.ca.gov/sor/reports/REPORTS_BY_SUBJ/ECONOMY_EMPLOYMENT/PERMANENTLYAFFORDABLEHOUSINGFYI.HTML)

Permanently affordable housing refers to housing that, by law, is sold or rented only to households with incomes below fixed maximums. It can be resold or re-rented only to households whose incomes fall under the same maximums, typically adjusted for inflation and sometimes for household size. The law also may require that the land on which the housing is built be reserved permanently for persons of that relative income level. Permanently affordable subsidized housing receives a one-time-only subsidy to make it affordable.

#### **MYTHS AND FACTS ABOUT AFFORDABLE AND HIGH DENSITY HOUSING** /

California Planning Roundtable -- [Sacramento, CA]: Calif. Planning Roundtable, 2002

Co-published by: California Dept. of Housing and Community Development, Housing Policy Development Division

Available full text via the World Wide Web:

<http://www.cproundtable.org/cprwww/docs/mythsnfacts.pdf>

In the past 30 years, California's housing prices have steadily outpaced its residents' incomes. Housing production has not kept up with job and household growth within the State. The location and type of new housing does not meet the needs of many new California households. As a result, only one in five households can afford a typical home (p.1). This report outlines 8 myths and facts about affordable and high density housing.

#### **SELF-CERTIFICATION WORKBOOK / AFFORDABLE HOUSING RECORD** / San

Diego Association of Governments (SANDAG) -- San Diego, CA: SANDAG, 2003

"1999-2004 Housing Element Cycle"

Available full text via the World Wide Web:

[http://www.sandag.org/uploads/publicationid/publicationid\\_849\\_1745.pdf](http://www.sandag.org/uploads/publicationid/publicationid_849_1745.pdf)

The principles and guidelines in this workbook recognize a variety of types of housing programs and opportunities that jurisdictions can provide to assist low, very low or extremely low (also referred to as low) income households. Assessing progress toward meeting the affordable housing goals for self-certification is the responsibility of each jurisdiction, as is the self-certification process. The principles and guidelines, and the list of program examples, are to be used by jurisdictions in determining whether they have met their affordable housing goals during the previous housing element cycle. The workbook includes worksheets.

## CALIFORNIA AFFORDABLE HOUSING ISSUES

### GOVERNMENT DOCUMENTS – Cont'd

#### **ISSUES THAT AFFECT AFFORDABLE HOUSING IN THE SILICON VALLEY: Report of the Select Committee on Housing in the Silicon Valley / Diaz, Manny –**

[Sacramento, CA]: California State Assembly, 2002

Available full text via the World Wide Web:

[http://democrats.assembly.ca.gov/LatinoCaucus/publications/housing\\_report.pdf](http://democrats.assembly.ca.gov/LatinoCaucus/publications/housing_report.pdf)

"The lack of affordable housing in the Silicon Valley and around the state especially in the high cost regions of the state has a domino effect upon our communities. It affects working families who are trying to get a piece of the "American Dream," home ownership. The high cost of housing hits our working families the hardest. Housing is one of those issues that have ripple effects in our communities. The lack of affordable housing influences industry, our quality of life is impacted with stress on our transportation infrastructure, basic services such as education and health care are impacted because key professionals can't afford to live in our communities and later choose to leave all together, rather than suffer long commutes away from their families."

- (p. 3 ~ Assembly member Manny Diaz comments)

#### **REPORT BY THE DEPARTMENT OF GENERAL SERVICES TO THE SENATE ON SENATE RESOLUTION SR 19: Relative to Affordable Housing / California**

Department of General Services (DGS) -- [Sacramento, CA]: DGS, [2002]

Available full text via the World Wide Web:

<http://www.documents.dgs.ca.gov/legi/publications/2002reports/SurplusLandsAffordableHousing.pdf>

Summary: While current state law does make state and local agency surplus lands available for low and moderate housing purposes, the practicality is that other factors affect a successful outcome. Economics of a project are affected by the magnitude of the development including associated costs such as the price of land. In some cases, a combination of subsidies or special financing may be necessary. As evidenced in several of the DGS projects, successful housing developments appear to typically focus on a mixed-use project. To support the cost of an affordable housing component, a combination of several elements could be involved.

#### **REBUILDING THE DREAM: Solving California's affordable housing crisis / Little Hoover Commission -- Sacramento, CA: Little Hoover Commission, May 2002**

Includes bibliographical references and appendices

Available full text via the World Wide Web:

<http://www.lhc.ca.gov/lhcdir/165/report165.pdf>

Among the most basic of human needs is a place to call home. And nowhere in the United States is this need harder to satisfy than in California. The lack of affordable housing is so severe that it threatens the health and welfare of thousands of Californians, as well as the state's long-term prosperity. In this project, the Commission explored how public policies could be reformed to fortify the State's ability to provide an adequate supply of affordable housing for the growing number of young families, newcomers, seniors and other Californians with low incomes - (p. i).

## CALIFORNIA AFFORDABLE HOUSING ISSUES

### GOVERNMENT DOCUMENTS – Cont'd

#### **REGIONAL HOUSING NEEDS DETERMINATION FOR THE SAN FRANCISCO BAY AREA: 2001-2006 housing element cycle [electronic resource]** / Association of Bay

Area Governments (ABAG) -- Oakland, CA: ABAG, 2001

June 2001 - Publication # P01002PLN

Paperbound report includes searchable CD-Rom

Available full text via the World Wide Web:

<http://www.abag.ca.gov/planning/housingneeds/report.html>

By the year 2005, the population in the Bay Area is expected to grow by 450,000.

Providing sufficient housing for this growth is crucial if we are to maintain the region's social and economic vitality. The mismatch between the location of jobs and housing is already straining the region's roadways and environment. As the cost for housing near job centers has risen, workers have sought more affordable housing in communities farther and farther away from their jobs, compounding traffic congestion. This trend is not uncommon in many of the booming regions in California. To respond to state population and household growth, and to ensure the availability of decent affordable housing for all income groups, the State of California enacted law that requires the Association of Bay Area Governments (ABAG) and other councils of governments (COG) to periodically distribute the state identified housing need for their regions.

#### **RAISING THE ROOF: California Housing Development projections and constraints, 1997-2020 - Statewide Housing Plan update** / California Department of

Housing and Community Development (HCD) -- Sacramento, CA: HCD, May 2000

Prepared by: University of California, Berkeley, Institute of Urban & Regional Development in collaboration with HCD; additional support provided by the Fisher Center for Real Estate & Urban Economics

Editor, Linda M. Wheaton; Principal author, John D. Landis

Available full text via the World Wide Web:

<http://www.hcd.ca.gov/hpd/hrc/rtr/index.html>

Contents: Introduction -- Summary -- California Housing production needs, 1997-2020 -- Land and site constraints -- Regulatory constraints -- Capital constraints -- Past and future housing shortfalls -- Conclusion

#### **RAISING THE ROOF – APPENDIX**

Available full text via the World Wide Web:

<http://www.hcd.ca.gov/hpd/hrc/rtr/index.html>

## CALIFORNIA AFFORDABLE HOUSING ISSUES

### DATABASE

**CALIFORNIA INCLUSIONARY HOUSING POLICY DATABASE** / California Coalition for Rural Housing (CCRH) -- Sacramento, CA: CCRH, 2007

<http://calruralhousing.org/housing-toolbox/inclusionary-housing-policy-search/search>

The California Inclusionary Housing Database contains information on the key characteristics of California Inclusionary Housing (IH) policies existing in 2006. It is estimated that there were about 170 such policies in the state at that time. CCRH was able to retrieve electronic and hard copy versions of approximately 80% of these policies—over 130. The database provides summaries of policy characteristics for each city and county. Users may search for these summaries by jurisdiction name or by more than 30 other characteristics or criteria. For example, users may select all jurisdictions with population between 50,000 and 100,000 that have mandatory ordinances, require 15% to 20% of units be affordable to low- and moderate-income households, and allow land dedications or payment of in-lieu fees. In addition, each summary provides a link to the jurisdiction's full policy. A glossary defines key terms.

### JOURNAL ARTICLES

**CALIFORNIA'S NEWEST HOMEOWNERS: Affording the unaffordable** / Johnson, Hans P.; Bailey, Amanda -- Los Angeles, CA: Public Policy Institute of California (PPIC), 2005

(PPIC Population Trends and Profiles Series)

California Counts - Vol. 7, no. 1 (August 2005)

Available full text via the World Wide Web:

[http://www.ppic.org/content/pubs/CC\\_805HJCC.pdf](http://www.ppic.org/content/pubs/CC_805HJCC.pdf)

Examines the latest trends in home-ownership, the characteristics of homebuyers, and how Californians are able to afford such high prices. Finds that many recent homeowners are financially overextended, that non-conventional financing has also played a role, and that many residents have moved to inland areas of the state where housing is more affordable.

**GETTING TO YES: Persuading the public about the need for affordable housing is a good first step** / Goodno, James -- Chicago, IL: American Planning Association (APA), 2005

Planning - Vol. 71, no. 10 (October 2005) p. 12-19

Available for purchase via the World Wide Web:

<https://www.planning.org/planning/nonmember/default.htm>

"My mother-in-law was lucky. Although neighborhood resistance to affordable housing is not unknown in Berkeley, the city does fairly well at getting affordable housing built. A pair of experienced affordable housing developers is active throughout Berkeley, and the city council is solidly behind the effort. Berkeley has also used density bonuses to add to its stock of units. As a result, Nanay, as Filipinos often call their mothers, started to get offers of units after nine months on the lists, and after 12 months the right apartment opened up. She moved in quickly." - (p. 12)



## CALIFORNIA AFFORDABLE HOUSING ISSUES

### JOURNAL ARTICLES – Cont'd

**HOUSING TRUSTS OFFER COMMUNITIES MANY ADVANTAGES** / Elliot, Rebecca -- Sacramento, CA: League of California Cities, 2005

(Affordable Housing and Infrastructure)

Western City Magazine - Vol. 81, no. 11 (November 2005) p. 27, 40-44

Available full text via the World Wide Web:

[http://www.westerncity.com/index.jsp?displaytype=11&zone=wcm&section=&sub\\_sec=&tert=&story=24264](http://www.westerncity.com/index.jsp?displaytype=11&zone=wcm&section=&sub_sec=&tert=&story=24264)

As the escalating cost of housing excludes more and more Californians from homeownership, many cities, counties and affordable housing advocates have rediscovered a 35-year-old idea to spur homeownership: the local housing trust. Created in the early 1970s and primarily funded with public dollars dedicated to increasing a region's housing supply, trusts have produced thousands of units of affordable housing across the nation. There are now more than 400 housing trusts operating in 37 states, and that number is expected to grow as states such as California search for ways to make homeownership a reality for residents.

**THE CRUMBLING CALIFORNIA DREAM: Erecting structural changes to solve CA's housing crisis** / Cramer, Reid. -- [Sacramento, CA]: California Journal, 2005

California Journal - (January 2005) p. 25-28

Published journal article reprints available via the World Wide Web:

[http://www.newamerica.net/publications/articles/2004/the\\_crumbling\\_california\\_dream](http://www.newamerica.net/publications/articles/2004/the_crumbling_california_dream)

Today the state is experiencing another round of growing pains, and the most debilitating affliction may be its housing market. California is presently a land of high home prices, rising rents and low home-ownership rates. If left unchecked and untreated, these trends will certainly jeopardize the state's fiscal, economic, and social health for years to come.

**BOTH AFFLUENT AND AFFORDABLE** / Richardson, Randy -- Chicago, IL: American Planning Association (APA), 2004

Planning - Vol. 70, no. 10 (November 2004) p. 32-33

Available for purchase via the World Wide Web:

<http://www.planning.org/planning/nonmember/default.htm>

The article discusses the city planning in Camarillo, California. It was among the first cities in the U.S. to institute a growth limit ordinance. It has signed greenbelt agreements with Ventura County and neighboring cities to preserve the surrounding agricultural areas. Still, it has managed to build 600 affordable housing units and has another 100 in the pipeline. Most segments of the population can find housing here, in apartments, planned developments, single-family residences, large-lot estate houses, retirement communities or granny flats.

## CALIFORNIA AFFORDABLE HOUSING ISSUES

### JOURNAL ARTICLES – Cont'd

#### **PUTTING ALL THE PIECES TOGETHER: Local strategies to strengthen regions /**

Marshall, Patsy; Higbee-Cerny, Tanya -- Washington, DC: Fannie Mae, 2004

Housing Facts & Findings - Vol. 6, no. 3

Available full text via the World Wide Web:

<http://www.fanniemaefoundation.org/programs/hff/v6i3-pieces.shtml>

You don't have to be an urban planner to know that just one ill-conceived local policy can have far-reaching effects that can lead to the eventual decline of an entire region. The good news is that the opposite is also true. Smart municipal officials have learned that they can achieve more positive results for their communities, and for their surrounding areas, when they work with nearby jurisdictions to develop long-term local policies that support a shared vision for the entire region. In short, they think regionally and act locally.

#### **RECENT TRENDS IN INCOME AND POVERTY /** Reed, Deborah -- San Francisco, CA:

Public Policy Institute of California (PPIC), February 2004

(Population Trends and Profiles Series)

California Counts - Vol. 5, no. 3 (February 2004) p. 1-16

Available full text via the World Wide Web:

[http://www.pplic.org/content/pubs/CC\\_204DRCC.pdf](http://www.pplic.org/content/pubs/CC_204DRCC.pdf)

This article examines recent trends in the distribution of family income in California, including comparisons to trends in earlier decades. It looks specifically at how changing economic conditions have affected levels of poverty, affluence and income inequality. It also documents sources of family income, describes variations in family income by demographic group and by region, and discusses the demographic and economic determinants of income trends in California.

#### **REGULATION AND THE HIGH COST OF HOUSING IN CALIFORNIA /** Quigley, John

M.; Raphael, Steven -- Berkeley, CA: U.C. Berkeley, Institute of Business and Economic Research (IBER), 2004

(IBER Working Paper ; no. W04-008)

Working Paper available full text via the World Wide Web:

<http://repositories.cdlib.org/cgi/viewcontent.cgi?article=1060&context=iber/bphup>

American Economic Review - Vol. 95, no.2 (May 2005) p. 323-328

Published journal article reprints available via the World Wide Web:

<http://repositories.cdlib.org/postprints/1176/>

In this article, the authors explore the linkages between land-use regulations, growth in the housing stock, and housing prices in California cities. First, they assess whether housing is more expensive in more regulated cities. Next, they assess whether growth in the housing stock over the period of a decade depends on the degree of land-use regulation at the start of the decade. Finally, they estimate the price elasticity of housing supply in regulated and relatively unregulated cities. The authors' results suggest that current regulations have powerful effects on housing outcomes.

## CALIFORNIA AFFORDABLE HOUSING ISSUES

### JOURNAL ARTICLES – Cont'd

#### **SOCAL HOUSING BRINGS FOR-PROFIT THINKING TO AFFORDABLE HOUSING /**

Lupkin, Mirium -- Rancho Cucamonga, CA: Hanley-Wood, LLC, 2003

Multifamily Executive Magazine - October 2003

Available full text via the World Wide Web:

<http://www.multifamilyexecutive.com/industry-news.asp?sectionID=528&articleID=138965>

The summer lunch program is one of the many social service programs offered to residents by Southern California Housing Development Corp. (SoCal Housing), the nonprofit company that owns and manages Mountainside. Rebecca Clark, executive director, explains that SoCal Housing is an organization with a heart that runs like a business. "It's not enough to just provide affordable housing," says Clark. "The intent is to provide an environment where people can flourish, where they can find opportunity."

#### **AFFORDABLE HOUSING: WHO PAYS NOW? /** Goodno, James -- Chicago, IL:

American Planning Association (APA), 2002

Planning - Vol. 68, no. 11 (November 2002) p. 4-9

Available full text via the World Wide Web:

<http://www.planning.org/affordablereader/planning/affordable1102.htm>

"Jan Breidenbach knows what it takes to build affordable housing. 'You need dirt, you need financing, and you need political will,' says the director of the Southern California Association of Non-Profit Housing. The formula sounds simple, but in Los Angeles, it has been nearly impossible to put the three together. But the city is moving forward. Housing advocates have developed a sophisticated political strategy that is transforming the nation's second-largest city into a leader in affordable housing policy." - (p. 4)